

**STATE OF MICHIGAN**  
**DEPARTMENT OF LABOR AND ECONOMIC GROWTH**  
**OFFICE OF FINANCIAL AND INSURANCE SERVICES**  
**Before the Commissioner of Financial and Insurance Services**

**Andrew M. Brown, Jr.,**  
**Petitioner**

**v**

**Case No. 07-651-L**  
**Docket No. 2007-498**

**Office of Financial and Insurance Services,**  
**Respondent**

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**For the Petitioner:**

**Andrew M. Brown, Jr.**  
**12483 Margaret Dr.**  
**Fenton, MI 48430**

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**For the Respondent:**

**William Peattie (P48004)**  
**Office of General Counsel**  
**Office of Financial and Insurance Services**  
**P.O. Box 30220**  
**Lansing, MI 48909**

**Issued and entered**  
**this 12th day of September 2007**  
**by Linda A. Watters**  
**Commissioner**

**FINAL DECISION**

The Administrative Law Judge issued a Proposal for Decision (PFD) dated July 31, 2007. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. Those findings and conclusions are adopted. The PFD is attached and made part of this final decision.

In addition to the considerations above, it is important that the Petitioner did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

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**ORDER**

Therefore, it is ORDERED that the refusal to issue an insurance producer's license to the Petitioner is upheld.